

Buyer's Guide to Closing Costs

Dear [Buyer's Name],

Congratulations on your decision to purchase a home! As you move forward, it's important to understand the various closing costs you may encounter during the closing process. Below is a guide to help you navigate these expenses:

What are Closing Costs?

Closing costs are fees and expenses incurred during the home buying process, typically due at closing. These costs can vary based on your location, lender, and the purchase price of the home.

Typical Closing Costs Include:

- Loan Origination Fee
- Appraisal Fee
- Home Inspection Fee
- Title Insurance
- Recording Fees
- Property Taxes
- Homeowner's Insurance

Estimated Closing Cost Percentage

Generally, closing costs can range from 2% to 5% of the purchase price of the home. It's wise to budget for these expenses as part of your overall home buying process.

Final Tips

Always review the Closing Disclosure form provided by your lender, which outlines all your closing costs. Don't hesitate to ask questions if any charges are unclear.

We are here to support you during this exciting time! Feel free to reach out if you have any questions.

Sincerely,
[Your Name]
[Your Company Name]